

**Information to identify the case:**

Debtor 1	<u>Patricia A Duarte</u>	Social Security number or ITIN	xxx-xx-6724
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20541-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Patricia A Duarte

8/25/17

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Patricia A Duarte  
 Debtor

Case No. 17-20541-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 57

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db  
 cr  
 516894492 +Patricia A Duarte, 175 Preston Raod, Parsippany, NJ 07054-4318  
 516841591 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516841589 +23rd Avenue Condominium Association, 24A 23rd Avenue, Seaside Park, NJ 08752-2127  
 516894495 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
 516894496 +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 516894496 Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 516894497 +Allied Interstate, 3000 Cororate Exchange D., Columbus, OH 43231-7689  
 516894500 +American Express, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 516894501 Asset Recovery Solutions, 2200 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
 516894501 +Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683,  
 Washington, DC 20044-0683  
 516894508 +Chilton Hospital, 97 West Parkway, Pompton Plains, NJ 07444-1696  
 516894515 +Frank and Pam Jablonski, 24A 23rd Avenue, Seaside Park, NJ 08752-2127  
 516894516 GC Services, P.O. Box 3346, Houston, TX 77253-3346  
 516894517 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198  
 516894519 HRRG, P.O. Box 459080, Fort Lauderdale, FL 33345-9080  
 516841599 +JP Morgan Chase, c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 406,  
 Collingswood, NJ 08108-2812  
 516894523 NCO Financial Services, Dept 99, Philadelphia, PA 19101  
 516894525 +NCO Financial Systems, Inc, P.O. Box 61247, Dept 805, Virginia Beach, VA 23466-1247  
 516894522 Nationwide Credit, Inc, P.O. Boc 26314, Lehigh Valley, PA 18002-6314  
 516894527 New Jersey Attorney General Office, Division of Law, Richard H. Hughes Justic Complex,  
 25 Market Street, P.O. Box 112, Trenton, NJ 08625-0112  
 516894528 New Jersey Division of Taxation Compliance & Enfor, 50 Barrack Street, 9th Floor,  
 P.O. Box 245, Trenton, NJ 08695-0267  
 516894529 +New Jersey Urology, 1515 Broad Street, Suite B130, Bloomfield, NJ 07003-3085  
 516894530 +Northland Group, Inc, P.O. Box 390846, Mail Code S0072, Minneapolis, MN 55439-0846  
 516894531 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 516841601 +Office of the Ocean County Sherrif, 120 Hooper Avenue, Toms River, NJ 08753-7606  
 516894534 +PDI Management Services, 625 THE City Drive South, Suite 150, Orange, CA 92868-4998  
 516894537 Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516841602 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
 516894542 Reginol Adjustment Burwau, Inc, P.O. Box 34111, Memphis, TN 38184-0111  
 516894543 Select Anesthesia and Pain Mgmt Group, PO Box 416521, Boston, MA 02241-6521  
 516894544 +Select Portfolio Servicing, Attn: Bankruptcy Department, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 516894554 +William G. Johnson, Esq., 33 East Blackwell Street, Dover, NJ 07801-3976

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2017 23:20:54 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 25 2017 23:20:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021  
 516894499 +EDI: ACCE.COM Aug 25 2017 23:08:00 Asset Acceptance LLC, P.O. Box 1630,  
 Warren, MI 48090-1630  
 516894551 EDI: CHASE.COM Aug 25 2017 23:08:00 Washington Mutual Card Services, P.O. Box 660433,  
 Dallas, TX 75266  
 516894502 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Aug 25 2017 23:21:51 Caliber Home Loans,  
 Attn: Bankruptcy Department, 16745 W. Bernardo, Suite 130, San Diego, CA 92127-1908  
 516894503 EDI: CAPITALONE.COM Aug 25 2017 23:08:00 Capital One, Bankruptcy Services,  
 P.O. Box 30285, Salt Lake City, UT 84130-0285  
 516894506 +E-mail/Text: bankruptcy@certifiedcollection.com Aug 25 2017 23:20:46  
 Certified Credit & Collection Bur, P.O. Box 336, Raritan, NJ 08869-0336  
 516894507 +EDI: CHASE.COM Aug 25 2017 23:08:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 516841592 +EDI: WFNNB.COM Aug 25 2017 23:08:00 Comenity Bank/Express, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 516841593 +EDI: NAVIENTFKASMDOE.COM Aug 25 2017 23:08:00 Dept Of Ed/Navient, Attn: Claims Dept,  
 P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 516894520 EDI: IC9.COM Aug 25 2017 23:08:00 IC System, Inc, 444 Highway 96 East, P.O. Box 64437,  
 Saint Paul, MN 55164-0437  
 516841598 EDI: IRS.COM Aug 25 2017 23:08:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 516894524 +E-mail/Text: bankruptcydepartment@tsico.com Aug 25 2017 23:21:32 NCO Financial Services,  
 P.O. Box 17659, Baltimore, MD 21297-1659  
 516894526 E-mail/Text: bankruptcydepartment@tsico.com Aug 25 2017 23:21:32  
 NCO Financial Systems, Inc., P.O. Box 15618, Department 59, Wilmington, DE 19850-5618  
 516841600 +Fax: 407-737-5634 Aug 26 2017 00:00:05 Ocwen Loan Servicing, LLC,  
 Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493  
 516894546 +E-mail/PDF: clerical@simmassociates.com Aug 25 2017 23:25:18 Simm Associates, Inc,  
 P.O. Box 7526, Newark, DE 19714-7526

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 57

Date Rcvd: Aug 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516894545 +E-mail/PDF: clerical@simmassociates.com Aug 25 2017 23:25:18 Simm Associates, Inc,  
800 Pencader Drive, Newark, DE 19702-3354  
516841603 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synch Bank/American Eagle, Attn: Bankruptcy,  
Po Box 965064, Orlando, FL 32896-5064  
516845446 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
516894549 +E-mail/Text: bankruptcydepartment@tsico.com Aug 25 2017 23:21:32 Transworld Systems, Inc,  
379164 C(4598) Coma, 197, P.O.Box 15618, Wilmington, DE 19850-5618  
516894548 +E-mail/Text: bankruptcydepartment@tsico.com Aug 25 2017 23:21:32 Transworld Systems, Inc,  
507 Prudential Road, Horsham, PA 19044-2308  
516894553 +EDI: WFNNB.COM Aug 25 2017 23:08:00 WFNNB-Avenue, PO Box 659584,  
San Antonio, TX 78265-9584  
516894550 EDI: CHASE.COM Aug 25 2017 23:08:00 Washington Mutual Card Services, P.O. Box 66043,  
Dallas, TX 75266  
516894552 +E-mail/Text: BKRMailOps@weltman.com Aug 25 2017 23:20:57 Weltman Weinberg & Reis, LPA,  
325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516894498\* +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
516841590\* +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
516894493\* +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
516894494\* +Aes/nct, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
516894504\* Capital One, Bankruptcy Services, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516894505\* Capital One, Bankruptcy Services, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516894509\* +Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
516841594\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516841595\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516841596\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516841597\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894510\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894511\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894512\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894513\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894514\* +Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635  
516894521\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
516894532\* +Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100,  
West Palm Bch, FL 33409-6493  
516894533\* +Office of the Ocean County Sheriff, 120 Hooper Avenue, Toms River, NJ 08753-7606  
516894535\* +PDI Management Services, 625 The City Dr. South, Suite 150, Orange, CA 92868-4998  
516894538\* Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
516894539\* Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
516894541\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
516894547\* +Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
516894518 ##+Global Credit Collection, 2699 Lee Road, Suite 330, Winter Park, FL 32789-1740  
516894536 ##Plains Cardio - Pulmonary Associates, P.O. Box 395, Oakland, NJ 07436-0395  
516894540 ##+Protocol Recovery Service, Inc, 509 Mercer Avenue, Panama City, FL 32401-2631

TOTALS: 0, \* 24, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin  
Form ID: 318

Page 3 of 3  
Total Noticed: 57

Date Rcvd: Aug 25, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-RPL2 Trust, Mortgage-Backed Notes, Series 2014-RPL2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Nancy Isaacson nisaacson@greenbaumlaw.com, admin@remote7solutions.com;J101@ecfbis.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER PARTICIPATION TRUST nj.bkecf@fedphe.com  
Stuart M. Nachbar on behalf of Debtor Patricia A Duarte stuart@snanj.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6